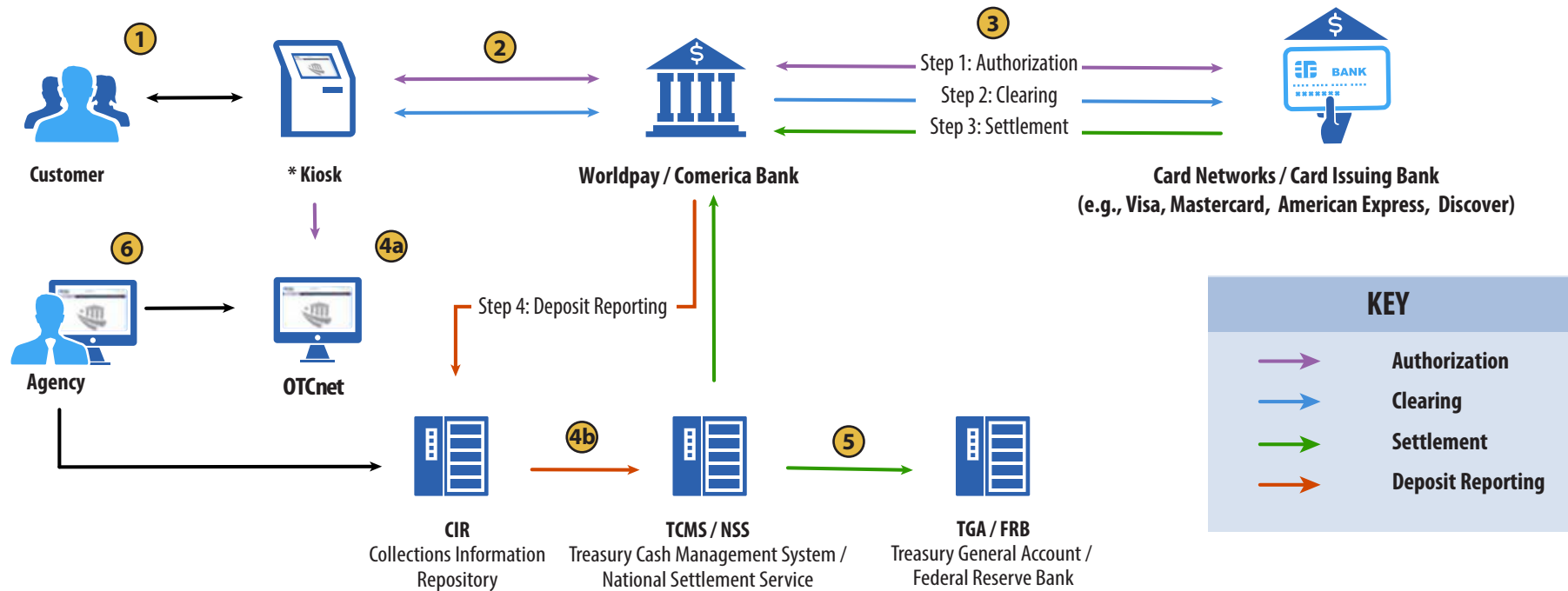


# OTCnet

## Self-Service Kiosk: Card Processing Workflow



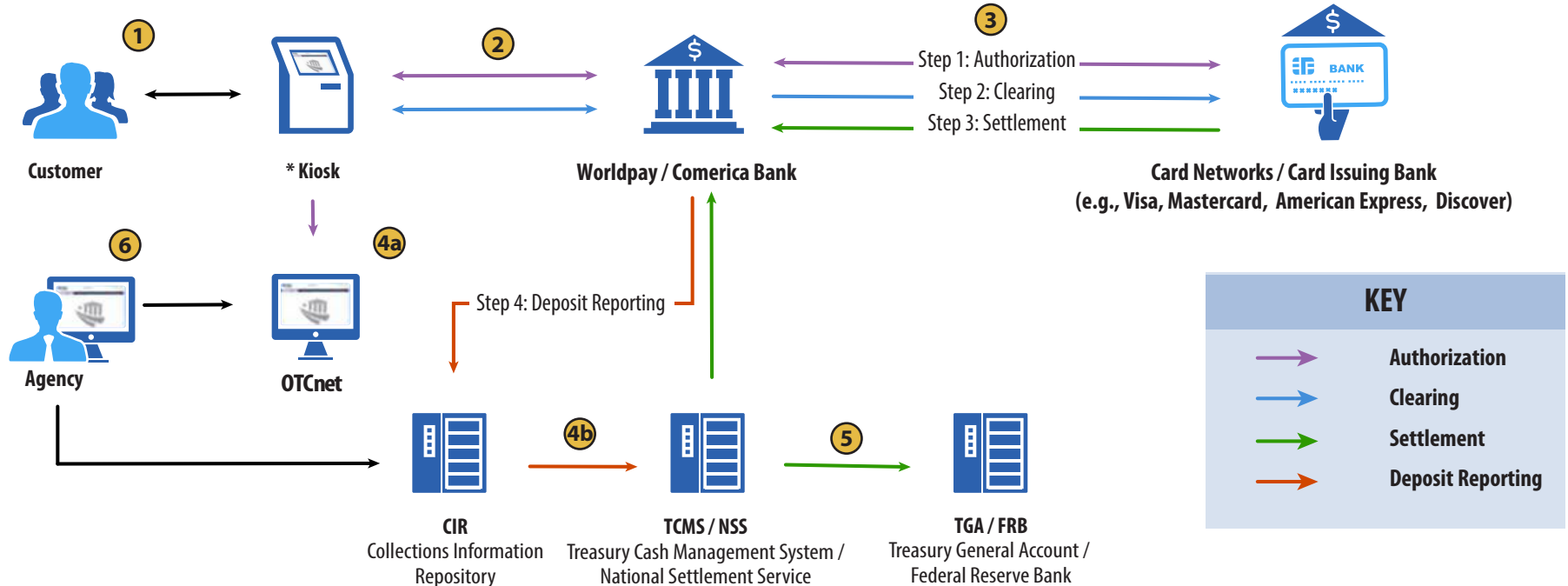
\* The Kiosk Operator sets up the workstation and Kiosk Tablet daily by logging in to and locking down the Kiosk Tablet.

- 1** The customer pays with a credit, debit or gift card (Visa, Mastercard, American Express or Discover) at an agency workstation. The customer authorizes the amount to be charged to his/her account.
- 2** The kiosk sends transaction data to Worldpay for authorization.
- 3** Worldpay processes the payment in four steps:
  - Step 1 - Authorization (Real Time)**  
Worldpay sends the transaction data over to the card issuer through the card networks (Visa, Mastercard, American Express and Discover). The card issuer determines if funding is available or not and returns authorization back through the card networks to Worldpay.
  - Step 2 - Clearing Funds**  
Funds in the daily transaction batch are cleared from Worldpay to Comerica Bank. The processing cut off for credit card payments is 4:30 AM and 2:00 AM for debit card payments.
  - Step 3 - Settlement**  
The card issuer sends the settlement money back to Worldpay via the card networks once the payments have been authorized and cleared. The timing varies by credit/debit network for when the settlement money is sent back to Worldpay.
  - Step 4 - Deposit Reporting**  
If the payment is approved, Worldpay sends deposit voucher transaction data to Collections Information Repository (CIR) via the Worldpay flat file the following morning between 4:00 AM - 6:00 AM.
- 4a** The kiosk sends the card transaction data to OTCnet via the card webservice.
- 4b** CIR sends the voucher information to Treasury Cash Management System (TCMS) via National Settlement Service (NSS).
- 5** NSS transfers funds to the Treasury General Account (TGA) / Federal Reserve Bank (FRB) and reconciles with Worldpay / Comerica Bank.
- 6** The Agency accesses OTCnet for the Card Processing report. The Agency can also access CIR to retrieve deposit information.

**Note: The workflow shown above is notional and may be modified as it is dependent on the vendor that is selected.**

# OTCnet

## Self-Service Kiosk: Card Processing Workflow



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